

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

|              |   |                   |
|--------------|---|-------------------|
| In re:       | § |                   |
| JOHN GUNARTT | § | Case No. 05-25498 |
|              | § |                   |
| Debtor(s)    | § |                   |

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that NORMAN NEWMAN, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street  
7th Floor  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:30 a.m. on May 12, 2011 in Courtroom 619, United States Courthouse Courthouse, 219 S. Dearborn Street, Chicago, IL 60604. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 04/13/2011

By: /s/NORMAN NEWMAN  
Trustee

NORMAN NEWMAN  
191 N. WACKER DRIVE  
SUITE 1800  
CHICAGO, IL 60606-1615  
(312) 521-2000

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: JOHN GUNARTT

§ Case No. 05-25498

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§

§

Debtor(s) \_\_\_\_\_

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 776,572.11  
*and approved disbursements of* \$ 762,895.21  
*leaving a balance on hand of* <sup>1</sup> \$ 13,676.90

**Balance on hand:** \$ 13,676.90

Claims of secured creditors will be paid as follows:

| Claim No. | Claimant | Claim Asserted | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|----------|----------------|-------------------------|--------------------------|------------------|
| None      |          |                |                         |                          |                  |

Total to be paid to secured creditors: \$ 0.00  
 Remaining balance: \$ 13,676.90

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant                                      | Total Requested | Interim Payments to Date | Proposed Payment |
|---|-----------------|--------------------------|------------------|
| Attorney for Trustee, Fees - Much Shelist, et.al.     | 96,321.00       | 80,715.00                | 13,378.01        |
| Attorney for Trustee, Expenses - Much Shelist, et.al. | 895.20          | 825.60                   | 48.89            |
| Fees, United States Trustee                           | 250.00          | 0.00                     | 250.00           |

Total to be paid for chapter 7 administration expenses: \$ 13,676.90  
 Remaining balance: \$ 0.00

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payments<br>to Date | Proposed<br>Payment |
|------------------|-----------------|-----------------------------|---------------------|
| None             |                 |                             |                     |

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 0.00

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

| Claim<br>No | Claimant | Allowed Amount<br>of Claim | Interim Payments<br>to Date | Proposed<br>Payment |
|-------------|----------|----------------------------|-----------------------------|---------------------|
| None        |          |                            |                             |                     |

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 808,794.06 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 74.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim<br>No | Claimant                            | Allowed Amount<br>of Claim | Interim Payments<br>to Date | Proposed<br>Payment |
|-------------|-------------------------------------|----------------------------|-----------------------------|---------------------|
| 1           | Washington Mutual Bank, FA          | 89,886.05                  | 0.00                        | 0.00                |
| 3           | Discover Bank                       | 13,783.07                  | 0.00                        | 0.00                |
| 4           | Roswell Properties, L.L.C., Ltd.    | 24,489.27                  | 0.00                        | 0.00                |
| 5           | Household Bank (SB), N.A. (Menards) | 5,547.71                   | 0.00                        | 0.00                |
| 7           | Cook County Treasurer               | 3,312.31                   | 0.00                        | 0.00                |
| 8           | Citibank USA NA                     | 24,262.06                  | 0.00                        | 0.00                |
| 11          | MBNA America Bank NA                | 31,335.32                  | 0.00                        | 0.00                |
| 12          | Citibank (South Dakota) NA          | 3,721.72                   | 0.00                        | 0.00                |
| 13          | Citibank (South Dakota) NA          | 7,130.53                   | 0.00                        | 0.00                |
| 14          | Chase Bank USA, N.A.                | 5,326.02                   | 0.00                        | 0.00                |

|    |                  |                        |             |            |            |      |
|----|------------------|------------------------|-------------|------------|------------|------|
| 15 | Fifth Third Bank | Certificate of Service | Page 4 of 7 | 600,000.00 | 600,000.00 | 0.00 |
|----|------------------|------------------------|-------------|------------|------------|------|

Total to be paid for timely general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

| Claim No | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|----------|----------|-------------------------|--------------------------|------------------|
| None     |          |                         |                          |                  |

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

| Claim No | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|----------|----------|-------------------------|--------------------------|------------------|
| None     |          |                         |                          |                  |

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/NORMAN NEWMAN

Trustee

NORMAN NEWMAN  
191 N. WACKER DRIVE  
SUITE 1800  
CHICAGO, IL 60606-1615  
(312) 521-2000

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Service Page 6 of 7**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 John Gunartt  
 Debtor

Case No. 05-25498-JPC  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: wepps  
 Form ID: pdf006

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Apr 14, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2011.

db +John Gunartt, 414 S. Scoville, Oak Park, IL 60302-4065  
 aty +James E. Morgan, K&L Gates LLP, 70 West Madison, Suite 3100, Chicago, IL 60602-4244  
 aty +William S Hackney, III, SmithAmundsen, LLC, 150 North Michigan Avenue, Suite 3300, Chicago, IL 60601-6004  
 tr +Norman B Newman, Much Shelist Freed Denenberg, 191 North Wacker Drive Ste 1800, Chicago, IL 60606-1631  
 9500848 +Att&t Universal/ Citibank, Po Box 6241, Sioux Falls, SD 57117-6241  
 9500849 +Austin Market, 5900 W. Madison Street, Chicago, IL 60644-3722  
 9500850 +Bank Of America, 1825 E Buckeye Rd, Phoenix, AZ 85034-4216  
 9500860 ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406, WILMINGTON DE 19801-2920  
 (address filed with court: Washington Mutual, Po Box 1093, Northridge, CA 91328)  
 9500851 +Chase Advantage, 500 White Clay Center Dr, Newark, DE 19711-5469  
 10545431 +Chase Bank USA, N.A., c/o Weinstein & Riley, P.S., 2101 4th Avenue, Suite 900, Seattle, WA 98121-2339  
 9585726 +Chase Manhattan Bank USA NA, 500 White Clay Center Dr, Newark, DE 19711-5497  
 9500852 +Chase Na, 4915 Independence, Tampa, FL 33634-7518  
 9500854 Citibank USA NA, Po Box 9025, Des Moines, IA 50368  
 10437951 +Cook County Treasurer, Law Department, 118 North Clark Street - Room 212, Chicago, IL 60602-1589  
 9500856 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253  
 (address filed with court: Fifth Third Bank, 38 Fountain Sq Pl, Cincinnati, OH 45202)  
 9626639 +Fifth Third Bank, c/o Weltman, Weinberg & Reis Co., L.P.A., 1419 Lake Cook Road, Suite 480, Deerfield, IL 60015-5228  
 9500857 +Freedom Tax Service, 5256 W. North Avenue, Chicago, IL 60639-4400  
 9734313 +Household Bank (SB), N.A., eCast Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft Lowell Rd, Ste 200, Tucson, AZ 85712-1083  
 9500858 +Hsbc/mnrds, 90 Christiana Rd, New Castle, DE 19720-3118  
 10119769 +MBNA America Bank NA, POB 15168 MS 1423, Wilmington, DE 19850-5168  
 9500859 +Monogram Bank N America, Po Box 17054, Wilmington, DE 19850-7054  
 9500861 +Washington Mutual Bank, Po Box 44118, Jacksonville, FL 32231-4118  
 9583153 +Washington Mutual Bank FA, 7800 N 113th St, Milwaukee, WI 53224-3136  
 9566916 Washington Mutual Bank, FA, 9610 McAllister, Mailstop 1001SATX, San Antonio, TX 78216

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

9599759 E-mail/PDF: mrdiscen@discoverfinancial.com Apr 15 2011 00:07:52 Discover Bank,  
 Discover Financial Services, P O Box 8003, Hilliard, OH 43026  
 9500855 E-mail/PDF: mrdiscen@discoverfinancial.com Apr 15 2011 00:07:52 Discover Fin, Pob 15316,  
 Wilmington, DE 19850  
 10808207 +E-mail/Text: deb.saner@cadleco.com Apr 14 2011 21:59:58 Roswell Properties, L.L.C., Ltd.,  
 100 N Center Street, Newton Falls, OH 44444-1321

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

10491586 Office of the U.S. Trustee  
 9500853 ##Citibank (South Dakota) NA, Citibank/Choice, Exception Payment Processing, POB 6305,  
 The Lakes, NV 88901-6305

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1

User: wepps  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Apr 14, 2011

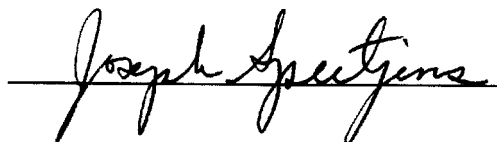
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.